

REMARKS

This preliminary amendment is submitted simultaneous with the filing of a 37 CFR 1.53(b) application, which is a Rule 53(b) continuation of Application Serial No. 09/867,587, filed May 31, 2001, which is a continuation of Application Serial No. 09/034,561, filed March 3, 1998, now United States Patent Number 6,289,322.

As originally filed, the parent 09/067,587 application included claims 1-33. Claims 1-33 are cancelled and new claims 34-59 are added by this preliminary amendment.

The title and abstract have been amended to better reflect the invention to which the present application is directed.

New claims 34-59 are directed to an innovative technique for electronic bill presentation and bill payment disclosed in the written description of the application as originally filed.

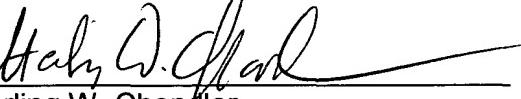
Included herewith are copies of the Declaration executed by three of five joint inventors in the '561 application. Also included herewith is a copy of a decision granting a Rule 1.74(a) Petition showing that the non-signing inventors have refused to join in the filing of the '561 Application.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 CFR 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 (3350-05J)(1158.41315CC9) and please credit any excess fees to such deposit account.

Respectfully submitted,

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